

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION**

IN RE:

Case No.: 18-bk-00630

Chapter 7

JASON ROY COLLINS,

Joint Debtors.

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**DEBTORS' RESPONSE TO
TRUSTEE'S OBJECTION TO DEBTOR'S CLAIM OF EXEMPTIONS [DOC. 25]**

COMES NOW, the Debtor, Jason Roy Collins, by and through undersigned counsel and hereby submits this Response to Trustee's Objection to Debtor's Claim of Exemptions [Doc. 25] (hereinafter "Objection") and in support thereof states:

1. Trustee's motion should be denied because the estate does not own any 2016 Toyota Highlander.
2. Debtor objects to the assertions or implications that the TBE exemptions are not appropriate for any personal property or real property and reaffirms those exemptions.

Without limitation to the foregoing:

- a. The appropriate unities are present;
- b. There was no intent to hinder, delay or defraud any creditors;
- c. The property does qualify as TBE exempt;
- d. None of the properties resulted from a fraudulent transfer or conveyance;
- e. None of the properties became TBE as a result of a conversion by the Debtor of assets with the intent to hinder, delay or defraud a creditor;
- f. There is no basis for the Trustee to pierce TBE exemptions; and,

- g. There is no basis under 11 U.S.C. §522(o) to limit the homestead exemption due to any alleged intent to hinder, delay, or defraud a creditor.
3. Debtor denies the assertion that any values of the claimed exemptions reflected in the schedules are too low and exceed the amount to which the Debtor is entitled.
4. Moreover, there is no basis in fact or law for this objection and the Trustee knows or should know such from the public records and the schedule of debts filed. The debts subject to the Objection arose after any transferred referred to by the Trustee in the Objection.
5. Debtor reserves the right to amend or supplement this objection at any time prior to the Hearing.
6. Debtor requests a hearing on the Motion.

WHEREFORE, Debtor objects to the relief requested in Trustee's Motion, requests that the honorable court grant a hearing thereon and deny the relief requested therein and grant all other and appropriate relief under the circumstances including awarding Debtor's reasonable attorney fees and costs.

CERTIFICATE OF MAILING

I HEREBY CERTIFY that on this 14th day of May, 2018, I electronically filed Notice with the Clerk of Court using the CM/ECF system which will send a notice of electronic filing to all CM/ECF participants, and a true and correct copy of the Notice was mailed to the non-CM/ECF participants at their usual place of business and/or abode on the attached matrix.

/s/ Undine C. George

UNDINE C. GEORGE, ESQUIRE

ANASTASIA LAW, P.L.

107 A 11th Street

St. Augustine, FL 32080

Tel: (904) 236-6243

FL Bar #16872

undine@anastasiaLaw.net

admin@anastasiaLaw.net